



2023

BENEFITS ORIENTATION



HIGHER EDUCATION

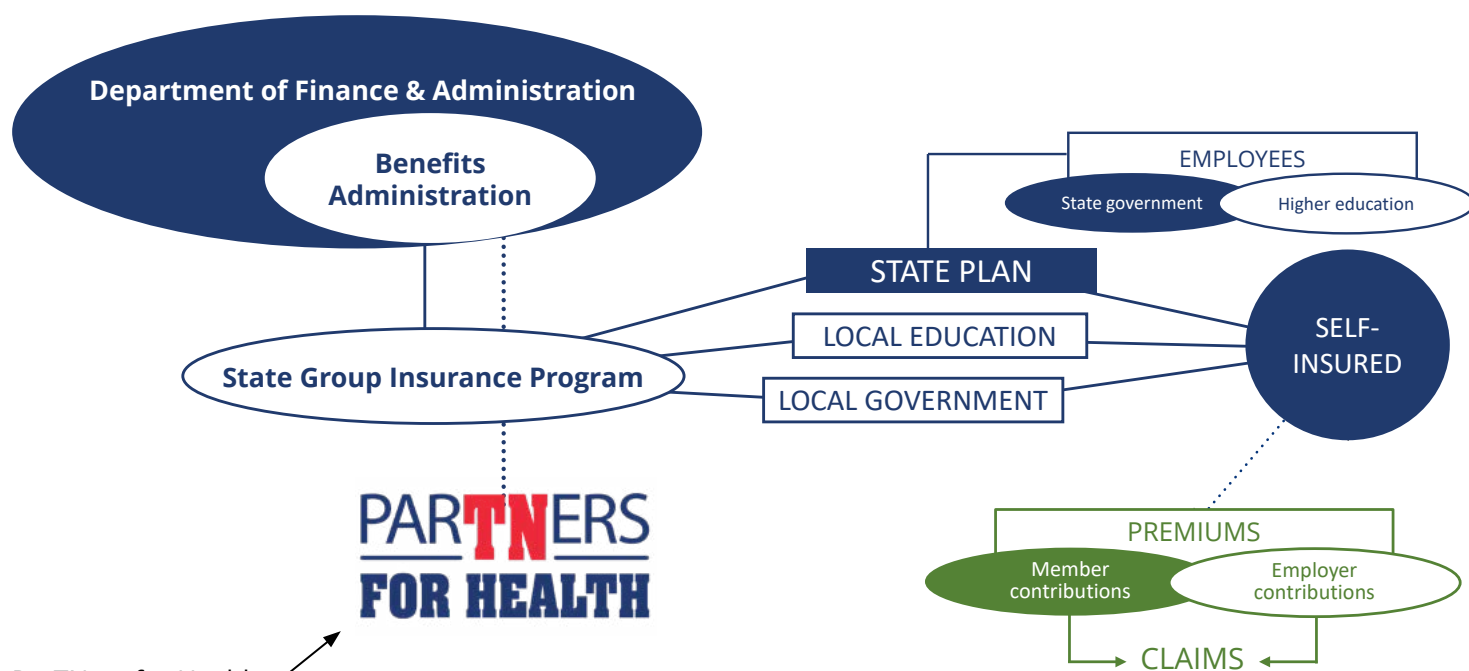


ParTNers for Health Overview

About the plan

Benefits Administration, within the Department of Finance & Administration, manages the State Group Insurance Program.

The state pays about 80% of the medical insurance monthly premium for state employees and dependents. This covers medical, behavioral health and pharmacy services.

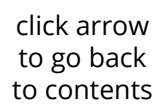


ParTNers for Health is the official logo and website name for Benefits Administration.



I. Medical Options

II. Voluntary Options

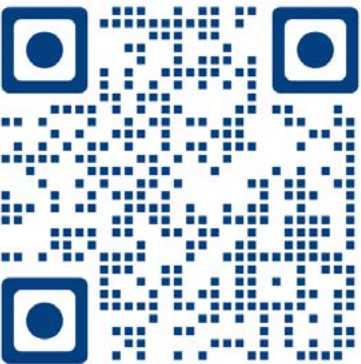




Medical Options



2023 Health Premiums



Health Comparison Chart

Pharmacy Benefits

All employees enrolled in medical coverage have pharmacy benefits. The health plan you choose determines your out-of-pocket prescription costs.

How much you pay depends on:

1. Drug tier
2. Drug quantity
3. Where you get your drugs

Behavioral Health – administered by Optum

All health plans include access to outpatient and facility-based behavioral health and substance use disorder services.

There is not a separate premium, deductible or max-out-of-pocket for behavioral health benefits.

Talkspace – talk with a therapist via:

text | audio | video



Sanvello – on-demand mobile app to help with:

stress | anxiety | depression



Behavioral Telehealth page



Voluntary Options

Dental

Cigna DHMO Prepaid Provider

This **d**ental **h**ealth **m**aintenance **o**rganization provides services at fixed copay amounts paid by the member.

A **narrow network** of dental providers must be used to receive benefits.

Delta Dental DPPO

This **d**ental **p**referred **p**rovider **o**rganization provides services with coinsurance paid by the member **and** Delta Dental.

Any dentist can be used to receive benefits; you **pay less** with **in-network** dental providers.

2023 Active Member Dental Premiums

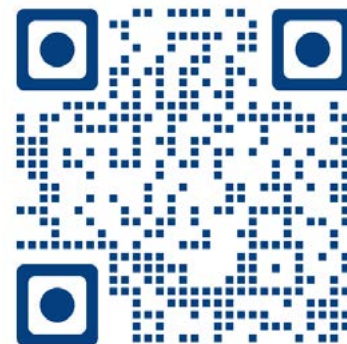
Tiers	Cigna	Delta Dental
Employee only	\$13.84	\$19.82
Employee + Spouse	\$24.54	\$38.98
Employee + Child(ren)	\$28.54	\$52.70
Employee + Spouse + Child(ren)	\$33.74	\$80.72

NOTE: Delta Dental has a waiting period from the member's coverage start date for some services. See the dental comparison chart for more.

Dental Comparison Chart

Can be found on the ParTNers for Health website
From the homepage:

1. Hover over **Other Options** tab in the main navigation
2. Click on **Dental**
3. Click on **2023 comparison of the plans' benefits**





Voluntary Options

Vision

Two plan options administered by **EyeMed**

Basic Plan

Offers discounted rates, copays and allowances for services and material.

Expanded Plan

Provides services and materials with a combination of copays, greater allowances than the basic plan and discounted rates.

2023 Active Member Vision Premiums

Tiers	Basic	Expanded
Employee only	\$3.18	\$6.30
Employee + Spouse	\$6.03	\$11.98
Employee + Child(ren)	\$6.35	\$12.60
Employee + Spouse + Child(ren)	\$9.33	\$18.54

Vision Comparison Chart

Can be found on the ParTNers for Health website

From the homepage:

1. Hover over the **Other Options** tab in the main navigation
2. Click on **Vision**
3. Click on [click here](#) for 2023 comparison of plans' benefits





Voluntary Options

Life Insurance

Basic Group Term Life and **Accidental Death and Dismemberment Insurance**

PLEASE NOTE

The amount of Basic Term Life and Basic AD&D insurance begins to **decrease** when you reach age 65.

Your enrolled dependents will have \$3,000 Basic Term Life Insurance and Basic AD&D as a percentage of your Basic AD&D.

- Employees receive **\$20,000** in basic term life insurance and **\$40,000** in basic accidental death and dismemberment insurance paid by the state at no cost to the employee.
- Basic term life insurance coverage will be 1.5X the employee's base annual salary as of Sept. 1 of each year, **even if the employee is not enrolled in health insurance**, to a maximum of \$50,000.
- Employees can **opt out** of the employee-paid basic term life insurance coverage over \$20,000 and basic AD&D coverage over \$40,000 along with dependent coverage.
- Opting out must be done in Edison.
This is a permanent choice.

Voluntary Term Life Insurance

- Available to purchase for yourself, spouse and child(ren).
- Enrollment is not automatic.
- If you don't enroll when first eligible, you will be required to answer health questions when enrolling in the future.
- The guaranteed issue amount of voluntary life insurance is five times the employee's base annual salary

Voluntary **Accidental Death and Dismemberment Insurance**

You can buy voluntary AD&D insurance to give additional protection if you or your dependent's death or dismemberment is due to an accident.

New in 2023

Coverage level will no longer be based on salary, and instead be a choice of these amounts:
\$50,000 | \$60,000 | \$100,000 | \$250,000 | \$500,000

Dependent coverage level is a percentage of the employee's voluntary AD&D coverage amount.



Voluntary Options

Disability Insurance

Protects your income if you are unable to work due to illness or injury.

Short-term

Replaces a portion of your income during a disability for **up to 26 weeks**.

- Enrollees pay **100%** of the premium with after-tax dollars.
- By paying with after-tax dollars, any benefits paid to you will result in a **tax-free benefit**.
- You must use **all** accumulated leave (sick, annual and comp time) **before** your disability payments begin.



Flexible Spending Accounts

Medical

PPO members only

Used to pay for certain medical, dental, vision and drug costs not covered by insurance

Annual Contribution Limit

\$2,850 per year

\$570 can be rolled over

Limited Purpose

Used to pay vision and dental costs not covered by insurance for CDHP members

Annual Contribution Limit

\$2,850 per year

\$570 can be rolled over

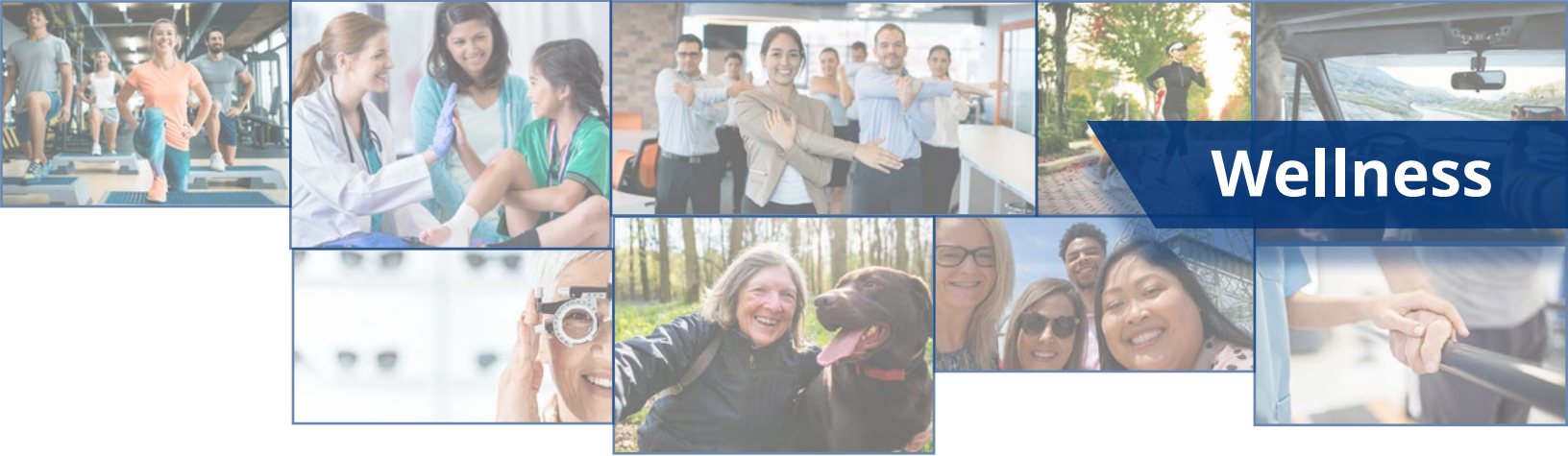
Dependent Care

Used to pay for after-school care, babysitting fees, daycare and preschool to allow the account holder to work, attend school, or look for work

Annual Contribution Limit

\$5,000 per household per year or \$2,500 per spouse for married persons filing separately

IMPORTANT! You cannot enroll in both medical **and** limited FSA in the same year.



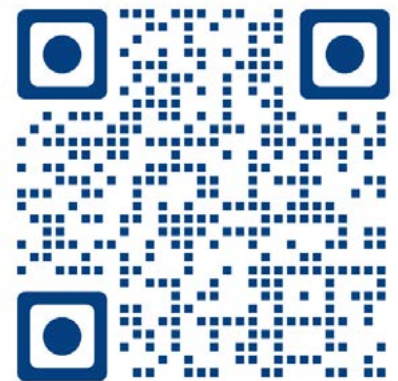
Wellness

Wellness

ActiveHealth Management is our **wellness** vendor, and they can **help you** achieve your health **goals**.

Your wellness program includes:

- A health assessment
- One-on-one coaching and group coaching
- Personalized **weight management** program
- Support for chronic conditions such as asthma, diabetes, COPD
- Help quitting **tobacco**
- Biometric screenings (**excludes** state plan retirees)
- Web portal and mobile app with access to many other **online resources**



State employees **not enrolled** in the health plan **have access** to the ActiveHealth web portal and mobile app.

Employee Assistance Program

Specialists available **24/7** at 855-Here4TN

Employee Assistance Program offers help with stress, legal, financial and work-life services

Five **no-cost** counseling sessions per problem, per year, per individual

Check out here4tn.com for more info.

Family issues

Dealing with addiction

Child and elder care



ParTNers Health & Wellness Center

- Located on the **third floor** of the WRS Tower
- State employees **enrolled** in the State Group Insurance Program
- Sick visits, wellness screenings and more
- **Reserved parking** available for scheduled appointments – **upon request**
- **Telehealth** also available with ParTNers Center providers

Employee Discount Program

- Exclusive discounts from your favorite **brands**
- **30,000** national and local offers
- Designed for your **device** of choice



Scan this code with your
smartphone to access the
Employee Discount Program



Enrolling in Coverage

Enrolling in Coverage

- Employee Self Service or Benefit e-Form

Enrollment must be completed and submitted to BA within 30 calendar days of your hire date or date of becoming eligible.

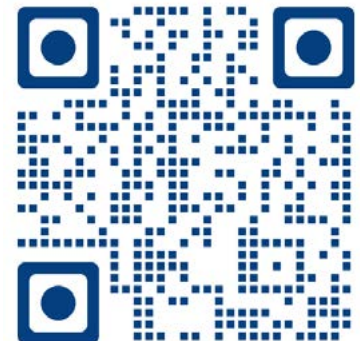
The 30 days includes the hire date or other date you become eligible.

Dependent Documentation

Spouse Marriage license + bank statement/mortgage statement/credit card statement/residential lease agreement/property tax statement/first page of most recent federal tax return filed showing "married filing jointly"

Child(ren)

Biological	Birth certificate	Adopted	Court order
Step Verification of marriage between employee and spouse and birth certificate of child showing the relationship to the spouse			



Enrollment Deadlines

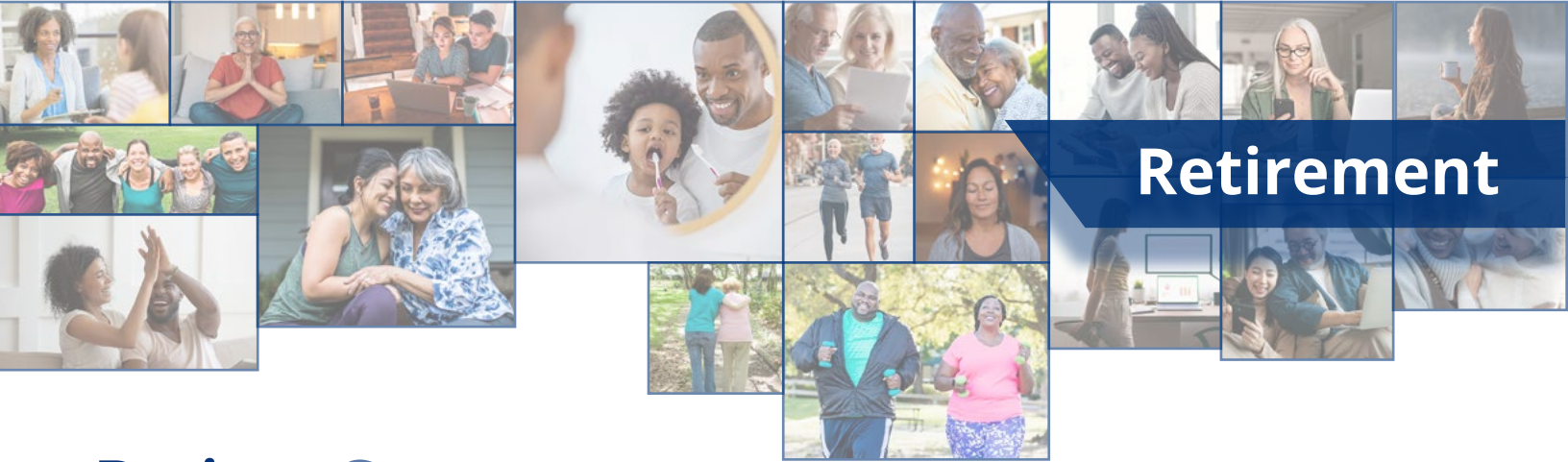
NEW HIRES:

Enrollment must be completed and submitted to BA within **30** calendar days of your hire date or date of becoming eligible. The 30 days includes the hire date or other date you become eligible.

Enroll as quickly as possible to avoid the possibility of double premium payroll deductions

ANNUAL ENROLLMENT:

Gives you a chance to enroll or make changes to your existing coverage, like increasing or decreasing voluntary term life insurance, transferring between health, dental, disability and vision options and cancelling insurance.



Retirement

Retiree Group Health Insurance Eligibility

- Be a **Tennessee Consolidated Retirement System** member
- Have a hire date prior to **July 1, 2015**
- Be under 65 years old
- Complete the **Continue Insurance at Retirement** application

Dependents

- Be under 26 years old & Submit all **dependent verification** documents



Creditable Service Criteria

Based on continuous insurance coverage **with the state plan** – immediately before end of employment.

Creditable service with a state, higher education or local education agency* may be combined.

Local government creditable service cannot be combined with other service.

**Must be an agency participating with the state group insurance program.*

The Tennessee Plan

- Supplemental medical insurance for **retirees with Medicare**.
- **UMR** administers The Tennessee Plan's claims.
- Retirees **must** have a hire date prior to **July 1, 2015** with a qualifying employer **and** receive a monthly TCRS pension.
- The Tennessee Plan will **NOT** pay claims if a **Medicare Advantage** plan is taken.
- Prescription drugs are NOT covered.

Retiree Dental & Vision Eligibility

Dental

Must receive a monthly TCRS pension to enroll in retiree dental plan.

Retirees can keep dental insurance past the age of 65 for themselves and spouse.

Vision

Must be enrolled on the retiree group health plan **AND** retiree must receive a monthly TCRS pension.

For more information visit tn.gov/partnersforhealth/publications/publications



Resources

✓ We're here to help



800-253-9981



benefits.info@tn.gov



tn.gov/partnersforhealth

Online Resources



For Retirement



800-253-9981 ← Select **Option 2** to speak with a retirement analyst



retirement.insurance@tn.gov



tn.gov/partnersforhealth/continuing-insurance-at-retirement

